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ABSTRACT

Females who were poor outnumbered males by more than four million in 1975. The 15 million females living in poverty accounted for three out of five persons (fifty-eight percent) who were poor in the United States. Advance data for 1976 indicate that more than ten million women aged sixteen and over had low incomes, and that these women accounted for nearly two out of three poor persons. About one-third of all families headed by women were poor (median income: $2,926)--more than five times the rate for male-head families--and although women were only fourteen percent of all family heads, they made up forty-eight percent of all poor family heads. The poverty status of a female-head family is directly related to the number of family members; fifty-four percent of the families with five members and sixty-five percent with seven or more persons were poor. There are several reasons why poverty is more prevalent among women: (1) Women characteristically have lower earnings than men (1976 median earnings--women, $8,312; men, $13,859); (2) women have higher unemployment rates; (3) responsibilities for the care of children restrict their employment; and (4) women have greater longevity than men (poverty is greatest among the aged). (Statistical tables of supportive data are interspersed throughout this report.) (BL)

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U.S. DEPARTMENT OF LABOR
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Women's Bureau
Washington, D.C. 20210

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WOMEN WITH LOW INCOMES

Improvements in the U.S. economy since 1975 are reflected in the decline in the number of persons with low incomes.1/ Between 1975 and 1976 the number of poor persons decreased from 25.9 million to 25.0 million.2/ This is the first decrease since 1973 when there were about 23 million poor persons.

The poverty rate--the percentage of all persons with incomes below the low-income level--also decreased from 12.3 percent in 1975 to 11.8 percent in 1976. However, regardless of this improvement in the economy, there still are sizable portions of our population who are unable to provide adequately for themselves or their families.

Persons in Poverty

Females who were poor outnumbered males by more than 4 million in 1975. The 15 million females living in poverty accounted for 3 out of 5 persons (58 percent) who were poor in the United States. Advance data for 1976 indicate that more than 10 million women age 16 and over had low incomes, and that these women accounted for nearly 2 out 3 poor persons (table 1). Poverty is more prevalent among women for several reasons.

First, working women characteristically have lower earnings than working men. In 1976 the median earnings of year-round full-time women workers ($8,312) were only 60 percent of men's ($13,859). The major explanation for the earnings gap between women and men is the relatively greater concentration of women in the low paying and low skilled occupations--those in which advancement and upward mobility are particularly limited.

1/ The low income or poverty level classifies families and unrelated individuals who need assistance in providing themselves and others with the necessities of life as being above or below this level. It uses cutoffs adjusted to take into account such factors as family size, sex and age of the family head, number of children, and farm or nonfarm residence. These cutoffs are also adjusted annually to take inflation into account. In 1976 the low-income thresholds ranged from $2,313 for an unrelated woman age 65 and over living on a farm, to $9,622 for a nonfarm family of seven or more persons headed by a man. The threshold for a nonfarm family of four was $5,815 in 1976, about 6 percent higher than the comparable 1975 level of $5,500.

2/ Data used throughout this report are the latest available. Only limited data for 1976 were available at the time this report was issued.

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Second, women experience significantly higher unemployment rates than men, which also makes it difficult for many women to "work" their way out of poverty. In 1976 the jobless rate for women stood at 8.6 percent; for men it was 7.0 percent. Women who headed families had an unemployment rate of 9.8 percent, while 25.6 percent of the poor women family heads were unemployed. The comparable rates for male family heads were 5.0 percent and 15.9 percent, respectively.

In addition to having higher unemployment rates, women are more likely than men to become discouraged with job prospects and discontinue looking for work. In 1976 about 590,000 women compared with 321,000 men were so classified. Thus, many women who want jobs are not in the labor force (neither working nor looking for work) because they think no jobs are available. Also, more women than men are working part time involuntarily. Although a number of these women want full-time jobs, they can find only part-time work.

Third, responsibilities for the care of children, especially very young children, often restrict employment and earning opportunities for many women. Expanded day care facilities--both public and private--would help to alleviate this restriction.

Fourth, because they have greater longevity than men, women predominate among those whose chances of being poor are the greatest--the aged. Although the poverty rate of women exceeded that of men in virtually every age group, the greatest differential occurred among those persons 65 years and over. There were 2.3 million poor women and about 1 million poor men in this age group (see table 1).

Table 1.--Persons Living in Poverty, by Sex and Age, 1976

Age	Number (in thousands)		Poverty rate	
	Women	Men	Women	Men
Total, 16 years and over	10,034	5,736	12.2	7.7
16 to 21 years	1,785	1,341	14.4	11.1
22 to 44 years	3,640	2,098	10.7	6.4
45 to 54 years	1,071	617	8.9	5.5
55 to 59 years	590	342	10.4	6.7
60 to 64 years	622	350	12.6	8.0
65 years and over	2,326	988	17.9	10.8

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 107. September 1977. (Advance Report)

Finally, sex discrimination prevents women--both minority and white--from taking as full advantage of job market opportunities as their male counterparts. Such discrimination is often based on notions that women cannot and should not fill the same jobs as men.

Occupations

Among women who worked in 1974, the largest numbers of those who were poor were employed in the traditional, low paying occupations--service, clerical and sales, and private household work. Although the poverty rates of women exceeded those of men in virtually all occupation groups, the largest differentials were among those who were private household workers and other service workers (see table 2).

Table 2.--Occupation Groups of Low-Income Wage and Salary Workers, by Sex, 1974

(Persons 14 years of age and over)

Occupation group	Number (in thousands)		Poverty rate	
	Women	Men	Women	Men
Total	2,731	2,457	6.7	4.6
Professional and managerial workers	168	166	2.3	1.3
Clerical and sales workers	677	179	4.1	2.7
Craft and kindred workers	20	360	3.5	3.3
Operatives, including transport	400	509	7.3	4.9
Laborers, except farm	34	543	7.1	9.9
Farm laborers, managers, and supervisors	113	286	23.3	19.9
Service workers, except private household	882	409	11.6	7.4
Private household workers	437	6	21.7	6.9

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 102. January 1976.

Education

Although women with low incomes were slightly better educated than their male counterparts in 1975, their rate of poverty was greater than that of men. Women had completed a median of 10.2 years of schooling compared with a 9.7 median for men, as shown in table 3. Black women had completed an average of 10.0 years of schooling, nearly equal to the 10.2 years completed by white women.

Furthermore, the poverty rate of women exceeded that of men for all levels of educational attainment, as shown in table 4.

Table 3.--Median Years of School Completed by Low-Income Persons, by Age, Sex, and Race, 1975

Age	Women			Men		
	Total	White	Black	Total	White	Black
Total	10.2	10.2	10.0	9.7	10.0	9.1
14 and 15 years	8.4	8.4	8.4	8.1	8.1	8.1
16 and 17 years	10.2	10.2	10.0	9.8	10.0	9.6
18 to 21 years	12.1	12.1	12.0	11.8	12.0	11.6
22 to 34 years	12.1	12.1	11.9	12.4	12.4	12.0
35 to 44 years	10.8	10.8	10.8	10.6	10.8	9.2
45 to 54 years	10.3	10.6	9.6	9.3	9.6	8.5
55 to 59 years	9.7	10.3	8.5	8.6	8.8	6.9
60 to 64 years	8.9	9.2	7.6	8.4	8.7	6.6
65 years and over	8.4	8.6	5.9	7.5	8.1	4.5

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Table 4.--Educational Attainment of Low-Income Persons, by Sex, 1975

(14 years of age and over)

Educational attainment	Number (in thousands)		Poverty rate	
	Women	Men	Women	Men
Total	10,726	6,573	12.6	8.5
No years of school completed	211	193	34.7	30.1
Elementary school				
1 to 5 years	935	754	35.6	26.6
6 and 7 years	1,172	851	25.8	18.4
8 years	1,747	1,037	20.3	13.1
High school				
1 to 3 years	3,074	1,712	17.5	11.3
4 years	2,524	1,142	7.9	4.8
College (1 year or more)	1,065	884	5.6	3.9

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Black Women

Despite the fact that white women below the poverty level in 1975 (10.3 million) outnumbered by more than 2 to 1 their black counterparts (4.4 million), the incidence of poverty among black women far exceeded that among white women, with respect to the size of their populations. While black women represented only 6.1 percent of the total population, they made up 17.0 percent of all those who were poor in 1975. White women, who were 45 percent of the total population, accounted for 40 percent of all poor persons.

Spanish-Origin Women

More than one-fourth (26.9 percent) of all Spanish-origin persons, both female and male, had low incomes in 1975--more than double the national rate for all persons. However, more than half (53.6 percent) of the women of Spanish origin who headed families were poor. Members of these low-income families accounted for 35 percent of all poor Spanish-origin persons.

Families in Poverty

The number of poor families decreased from 5.5 million in 1975 to 5.3 million in 1976--nearly 4 percent (see table 5). Of the 56.7 million families in the United States in 1976, women headed 7.7 million. Although women were only 14 percent of all family heads, they made up 48 percent of all poor family heads. Further, black women, who accounted for 4 percent of all family heads, were 21 percent of all those with low incomes. Spanish-origin women headed 1 percent of all families but were 5 percent of all poor family heads.

About one-third of all families headed by women were poor--more than five times the 5.6 percent rate for male-head families. About 1 out of 4 families headed by a white woman, but 2 out of 4 of those headed by black women were poor.

Among unrelated individuals 3/ who were poor in 1976, women outnumbered men by slightly more than two to one (see table 5). The increase from 1975 to 1976 in the number of poor females classified as unrelated individuals was nearly 4 percent; among poor males it was more than 7 percent. In terms of income of poor unrelated individuals in 1976, the median for women was $833 below the poverty level, better than the $1,024 deficit for men.

Employment Status of Family Heads

Among women family heads who were employed in 1976, 891,000 (19.8 percent) were poor. Among employed black women family heads, jobs were an even less successful route out of poverty--an indication of the low paying jobs these women hold. There were 382,000 employed black female family heads with incomes below the poverty level, or 33 percent of all employed black female heads of families. Even among black women who worked year round full time, 11 percent were poor, compared with 3 percent of white women and 7 percent of women of Spanish origin.

Income of Family Heads

The median income of all low-income families headed by women in 1975 was $2,936, less than the $3,234 income of poor families headed by men (see table 6.) For poor Spanish-origin families headed by women, the median income was $3,128; for similar black families, $3,060; and for similar white families, $2,847.

3/ Unrelated individuals are persons (other than inmates of institutions) who are not living with any relatives. For example, a widow living alone or with one or more persons not related to her would be considered an unrelated individual.

Table 5.--Low-Income Persons, Families, and Unrelated Individuals, by Race and Sex, 1975 and 1976

(Numbers in thousands)

Persons, families, and unrelated individuals	Number		Change	
	1976	1975	Number	Percent
Persons:				
Total	24,975	25,877	-902	-3.5
White	16,713	17,770	-1,057	-5.9
Black	7,595	7,545	50	0.7
Other races	667	562	105	18.7
Spanish origin 1/	2,783	2,991	-208	-7.0
Families:				
Total	5,311	5,450	-139	-2.6
Female head	2,543	2,430	113	4.7
Male head	2,768	3,020	-252	-8.3
White	3,560	3,838	-278	-9.2
Female head	1,379	1,394	-15	-1.1
Male head	2,181	2,444	-263	-10.8
Black	1,617	1,513	104	6.9
Female head	1,122	1,004	118	11.8
Male head	495	509	-14	-2.8
Spanish origin	598	627	-29	-4.6
Female head	275	279	-4	-1.4
Male head	323	348	-25	-7.2
Unrelated individuals:				
Total	5,344	5,088	256	5.0
Female	3,557	3,422	135	3.9
Male	1,787	1,667	120	7.2

1/ Refers to persons in the continental United States who identified themselves as Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish origin or descent. According to the 1970 census, approximately 96 percent of the Spanish-origin population is white.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 107. September 1977. (Advance Report)

Table 6.--Median Income and Income Per Family Member of Low-Income Families, by Sex, Race, and Spanish Origin of Family Head, 1975

Families	Number of families (in thousands)	Median income	Income per family member
All races:			
Total	5,450	$3,105	$813
Female head	2,430	2,936	820
Male head	3,020	3,234	807
White:			
Total	3,838	3,071	828
Female head	1,394	2,847	866
Male head	2,444	3,188	809
Black:			
Total	1,513	3,198	784
Female head	1,004	3,060	767
Male head	509	3,458	814
Spanish origin:			
Total	627	3,484	872
Female head	279	3,128	867
Male head	348	4,146	875

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Age of Family Heads

Families with female heads are more likely to be poor if the head is young (see table 7). Three-fifths of white women family heads age 14 to 24 years were poor in 1976. However, black and Spanish-origin families headed by women were considerably more likely to be poor than families headed by white women in all age groups.

Although the poverty rates for all race groups tend to decline with advancing age, the rates for black family heads decline much slower than those for whites. For those age 65 years and over, black family heads are five times as likely to be poor as their white counterparts. Limited age group data for Spanish-origin families suggest that the poverty rates are high for older family heads.

Table 7.--Percentage of Female-Head Families With Low Incomes, by Age, Race, and Spanish Origin of Family Head, 1976

Age	Total	White	Black	Spanish origin
Total	33.0	25.2	52.2	53.1
14 to 24 years	67.3	60.7	75.1	(1/)
25 to 34 years	45.5	40.5	56.0	60.7
35 to 44 years	34.2	26.5	51.7	50.8
45 to 54 years	22.2	17.4	36.3	43.9
55 to 59 years	23.6	13.7	53.4	(1/)
60 to 64 years	13.2	8.0	35.2	(1/)
65 years and over	14.4	8.3	38.9	(1/)

1/ Base less than 75,000.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Size of Family and Number of Children

The poverty status of a female-head family is directly related to the number of family members. Twenty-three percent of all small families (two members) headed by women were poor in 1975, while 54 percent of the families with five members and 62 percent with seven or more persons were poor (see table 8). Among black families with a woman head, 48 percent of the two-person families and 67 percent of the families with seven or more persons were poor. Of the small families headed by Spanish-origin women, 42 percent were poor.

A similar pattern occurred according to the number of children in female-head families. In families where there were no children under 18 years of age, only 8 percent were poor (see table 8). However, even among small families with only one child, 33 percent were poor; in the families with five or more children, 77 percent had low incomes.

Table 8.--Percentage of Female-Head Families With Low Incomes, by Size of Family and Number of Related Children Under 18 Years of Age, and by Race and Spanish Origin, 1976

Size of family and number of children	Total	White	Black	Spanish origin
Size of family:				
2 persons	23.0	18.2	40.8	41.7
3 persons	31.0	25.7	47.6	51.6
4 persons	42.7	35.4	56.5	60.5
5 persons	54.3	46.2	63.4	(1/)
6 persons	56.7	40.9	71.8	(1/)
7 persons or more	62.4	52.0	67.2	(1/)
Number of related children under 18 years				
No children	8.3	5.9	21.2	18.8
1 child	32.7	28.0	44.6	45.0
2 children	41.9	34.7	58.2	58.0
3 children	55.3	49.3	63.9	67.1
4 children	66.9	63.2	69.9	(1/)
5 children or more	77.1	69.9	80.8	(1/)

1/ Base less than 75,000.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

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